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In reply to Office action mailed: January 13, 2006
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kennard L. Wottowa

Serial No.: 09/551,238

Filing Date: April 17, 2000

Title: ACCOUNT AND CUSTOMER
CREATION IN AN ON-LINE
BANKING MODEL

Group Art Unit: 3628

Examiner: F. Poinvill

Docket No: 60021-369201

MS RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Janet Byrne

7-11-06
Date

AMENDMENT AND RESPONSE TO OFFICE ACTION**AMENDMENT**

In response to the final Office action mailed January 13, 2006, please consider the following amendments and remarks.

Claims begins on page two (2) of this paper.

Remarks begin on page nine (9) of this paper.